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(54) Title: **METHOD OF FINANCIAL PAYMENT AND DEVICE FOR ITS REALIZING**

(57) Abstract: The invention is applicable for payments between clients of a Communication Operator (CO) Network and between clients of at least two Communication Operators. Its ensures a financial payment between clients of a CO as a new, additional functional potentiality to the already developed system with settled down services by means of preliminary existing contract trustworthy payment interactions between the CO and its clients; also ensures in addition quick and secure amount transfers with low fees and with documentary primary accountant papers. The method is as follows: a client of CO, as orderer of a payment generates a request of payment regime with the telephone number of a client-recipient of the payment. After that is created a reverse (SMS) reply to the client-orderer of the payment with data about the financial identification of the recipient. The client-orderer fills the data in and gives a signal for its sending as a payment order. Automatic transfer between the both traditionally existing phone accounts of the both clients is realizing, information about payment is saving and SMS- confirmations is creating to the both participants in the transfer. The reports with the data for the transfer and the primarily accountant documents are issuing. The device is composed of entrance code-button "pay" connected via block addresses of clients with an access to a service "payment" and with a management block on payment regime.

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METHOD FOR FINANCIAL PAYMENT AND a DEVICE FOR ITS REALIZING

5 Field of techniques

The present invention is related to a method of financial payment and the a device for its realization, practical applicable for payment between the clients of one network "communication operator"(CO) such as telephone network, Internet or other system and between the clients of at least two
10 communication operators.

Background of the invention

It is known a method for payment via credit and debit cards through communication operator, where for the operation/transfer partners is passed only information for the payment made, without the financial transfer to be
15 clearly identified and documented. As a result this method has a limited practical applications: for to be stepped to a payment, the client needs to have a credit or debit card.

There is no payment method between the system clients of the communication operator, which to be based on the existing thrustworthy contract payment relations between the communication operator and its
20 clients-consumers of its communication services.

There is no payment device between clients of one communication operator, which to be based on the existing thrustworthy contract payment relations between the communication operator and its clients-consumers of
25 its communication services.

Technical summary of the invention

The object of the invention are to create a method for financial payment between clients of a system "Communication Operator" and a devise for its
30 implementation, as a new additional functional potentialities to the already developed communication system with settled down services only by means of preliminary existing contract trustworthy payment interactions between the communication operator and its clients - users (telephone subscribers); to ensure quick and secure amount transfers of daily living bills from the
35 traditional existing in CO account of the client-ordered the payment in the traditional existing in CO account of the client recipient of the payment with low transfers fees and with documentary primarily accountant papers.

The method for financial payment, according to the invention consists in
40 the follows: that a CO client as a financial payment orderer generates a request-address for regime "payment" with the client- recipient's telephone

number for its payment. Then via communication operator a return message
-(SMS) answer is automatically creating to the client-orderer of the payment
containing data about the financial identification of payment receiver. The
client-orderer fills it up and gives a command/permission signal of sending
5 the filled-up message-answer as payment-order via CO; an automatic
financial transfer is used between the two traditional telephone accounts in
CO of the client-orderer and client-recipient.

This financial transfer is saved and a message are creating to confirm the
implemented financial payment (SMS-message) and are sending to the both
10 participants in the payment operation. Then reports with the data of the
transfer implemented and primary accountant documents to the client-
recipient and to the client-orderer are issued.

During the implementation of an automatic transfer between the two
traditional telephone accounts of the client-recipient and client-orderer a
15 message for mistake occurs and new start may be sent to the client-orderer.

In one variant of the method, according to the invention after the
implementation of the automatic transfer by CO between the two
traditionally existing telephone accounts of the client-orderer and the
client-recipient a message-confirmation for the transfer implemented is sent
20 (SMS-message) together with a copy from the payment order only to the
payment's recipient. This message- confirmation for the made transfer
together with encrypted certificate of its content, is forwarding trough CO
to client -orderer of the payment and then the reports including the data
for the financial transfer implemented and the primary accountant
25 documents to the client-orderer and to the client-recipient are issued.

In another variant of the method, the account of the client-recipient could
be out of CO, who has access to it.

Also, the request-address for ordering of payment may be addressed to a
receiver of the payment, client of another CO.

30 The Financial-payment device, according to the innovation comprises an
entrance code-button "pay" connected trough clients'- block addresses with
access to the payment service with management block for payment regime,
connected itself with a data block for financial identification of clients with
access to the payment service, with a data-block with client's accounts with
35 access to the payment service and with a SMS-messages block for payment
regime. The latter is connected to the mobile phones of the client-orderer
of payment and the client-recipient of the payment.

The financial payment device may contain additional management block of
a bets' organizer, connected with the management block of the payment
40 regime and through data block for bets and certificates connected with
certificating block. The last one is connected to the controlling block of the
bets organizer.

The advantages of the method of financial payment between clients of one system "communication operator", according to that invention are that it ensures one new extra function, in addition to the common communication opportunities the operator offers: quick and safety financial payment between its clients, because it relies on the existing contract trustworthy payment relations between the CO and its clients - consumers of its traditional services; ensuring of low financial transfer taxes, because it uses the existing operations of telephone connections and SMS messages. And the documentation of the transfer itself in primary accountant documents is just a supplement to the traditionally sent invoices for monthly taxes. This method has a large practical applications for to be realized easily the payments as daily living bills.

The advantages of the device of financial payment between the clients from one system "communication operator" are that it is simple and cheap to be developed, because it relies on the already existing hardware configuration of the "communication operator" itself. It ensures quick and safe financial payment, for the speed and reliability of the scheme configuration of communication operator as a mediator is used. The device also ensures low financial transfer taxes, because it practically only raises the turnover of the existing operations for telephone connections and SMS messages, as well as uses the already existing clients' accounts. The payment documentation into primary accountant documents is just an addition to the traditionally sent invoices for monthly taxes.

Explanation of the attached figures

Figure 1- shows a general plan for method's clarification, using a mobile telephone operator;

Figure 2- a scheme for method's clarification, applied for payment in participation in bets and games;

Figure 3- view of a mobile phone's face panel, adapted to financial payment between clients;

Figure 4- functional scheme of the structure for financial payment between the clients from one system "communication operator".

Examples for realizing of the Invention

In accordance with the invention payment following the method can be made only between such communication operator/operator's clients who have additional contract or contract annex for this service.

Example 1: In accordance with the invention a concrete performance of the payment method is with a mobile phone communication operator.

According to figure 1 its telephone client 1 can be at the same time payment orderer, dialing a code/pressing pay button 2 of his/hers mobile phone, via which the Mobile Communication Operator 3 allows the function "payment". After the latter code the telephone number of the payment recipient 4 belonging to the same system "communication operator" is dialing. As a result the Communication operator /CO/ 3 automatically works out and send back text message (SMS)- answer 5 to the client-orderer the payment 1 as a reply, containing data on the financial identification of the payment recipient (the recipient) 4. This message (SMS)- answer 5 to the client-orderer of payment 1 is for example a payment ordering form with blank space to be filled by the ordering client 1 with identification of the order (number of the order), reason for payment (the kind of mutual obligations) and the price that is to be transferred. The client-orderer of payment 1 confirms the so filled text message to the CO 3 by making a command/permission signal (e.g. with the same code/pay button from the keyboard 2 of the mobile phone). The CO 3 automatically through an internal order 7 performs the payment 6 between the two existing telephone accounts 8 of the client- orderer of the payment 1 and the client- recipient of the payment 4. After that the CO works out 9 and sends 10 to the two participants in the payment short text messages- confirmations of the performance of the payment. The data of the payment is stored 11 in a data-base that is sustained by the operator. It prepares and sends to the client-orderer 1 and to the client- recipient 4 reports (SMS messages containing data on the transfer), information data when needed, and primary accountant documents, that arrive to the two sides of the financial operation/ transfer as a part of the monthly telephone account of the consumed services.

In one variant of the method performance during the implementation of the internal automatic payment by CO 6 an error message containing instructions that the payment order may start from its very beginning is issuing.

Example 2: The Communication Operator (CO) as described in the method subject of the invention may also be an Internet provider company, whose consumers are linked to it by their computers and already have thrustworthy contract payment relations with it — their own account. Thus among consumers having an additional annexes to their basic contract with the Provider for its services, have a possibility to made and other payments as daily bills. In this case the messages-confirmations 10 for the payment sent the two participants in the paying process and the other electronic documents are verified with an encrypted certificate, according to PCT/BG/00/00010.

Example 3: The method of financial payment /figure 2/ is applicable for bets and participation in games, based on filling up card/form via a mobile phone or a computer. Here the text announcement – answer 5 to the client-orderer of the payment 1 with information about financial identification of the client-recipient 4 is a modified payment order: beside the usual attributes for filling up, it contains in addition (for the reason of payment) and specification of the bets and/or numbers and format of the bet or games session (card/form). The text message- answer 5 is filled in following a previously announced by the games/bet organizer template. The client-orderer 1 returns the filled up text message 5 to the mobile telephone operator 3 for to make the payment 6 and to confirm the bet. The mobile operator 3 beside realizing the translation 7 between the accounts 8 of both clients also makes an extra communication 12 with the recipient 4 – a bet organizer, in result which to receive from it an encrypted certificate 13 of the contents of the short announcement, according to PCT/BG/00/00010. This encrypted certificate 13 together with the message-confirmation for the financial transfer made 10 is transferring via the mobile operator 3 to the client-orderer of payment 1, and may be accompanied by an encrypted certificate of the mobile operator itself, acting as an electronic notary according PCT/BG/0000010, and guaranteeing the information authenticity of the bet-made.

The method according to the invention may also be realized when the account of the client-recipient of the payment 4 is out of CO, the latter having an access to it.

The method according to the invention may be realized and when the request-address for regime "payment" is for recipient of the payment 4, who is an other CO's client.

The device, according to the invention is shown at figure 4. It uses the existing structure and connections in the systems of the telephone mobile operator and consists of functionally separated changed blocks in it. The device comprises an enter code-button "pay" 2 connected through a block addresses 14 of the client with the access to the service payment with a controlling block 15 of the regime payment, which is connected itself with a data block 16 for the financial identification of the client with an access to the payment service, with a block date 17 for client's accounts with access to the service payment and with block SMS messages for regime payment 18. The last one is connected to the mobile telephones of client-orderer 1 and client-recipient 4.

In one variant of the device, according to this invention, for the purpose of ordering payment for participation in games and bets, the device contains a extra management block 19 of the bet organizer, connected with the contralling block 15 of the payment regime, and through data block 20 for bets and certificates connected with a certificating block 21. The last block 21 is connected with the management block 19 of the bet organizer.

CLAIMS

1. Method for financial payment, *characterized with that* the client of CO as
5 an orderer of payment generates request- address for regime payment with
the phone number of a client-recipient of the payment, after that through the
communicational operator an return SMS message-answer is automatically
creating to the client-orderer of the payment containing data about the
10 financial identification of the recipient of the payment; the client- orderer
fills it up and gives command/permission signal for sending the filled up
message- answer as payment order through CO; an automatic financial
transfer between the both traditionally existing phone accounts in CO of the
client-orderer and the client- recipient is made; this financial transfer is
15 saved and a confirming (SMS) messages for the made financial transfer are
creating anr sending to the both participants in payment operation, after that
reports containing data about the made transfer and primal accountant
documents are issuing and sending to the client- orderer and the client-
recipient.
2. Method, according to claim 1, *characterized with that* during the time
20 when the automatic transfer is being done between two existing accounts of
the client- orderer and the client- recipient via the CO, a message is sending
to the client-orderer notifying a mistake and offering new start.
3. Method, according to claim 1, *characterized with that* after the automatic
transfer is done via the communication operator between the two
25 traditionally existing traditional phone accounts of the client-recipient and
the client-orderer a message (SMS)- confirmation is sending for the transfer
implementation together with a copy of the payment order only to the
payment's recipient, then the message for a financial transfer made together
with an encrypted certificate of its content is resending via CO to the client-
30 orderer of payment, and after that the reports with data about the transfer
made and primary accountant documents are issuing to the client-recipient
and the client-orderer.
4. Method according to claims 1, 2 and 3, *characterized with that* the
account of the client-recipient is out of CO, the latter having access to it.
- 35 5. Method according to claims 1, 2 and 3 *characterized with that* the request-
address for regime payment is for a receipient of payment, who is another
Communication Operator's subscriber.
6. Device for financial payment, *characterized with that* it consists of an
entrance code-button "Pay" (2) connected through a block addresses (14) of
40 clients having access to the service "payment" with a controlling block (15)
at payment regime, that is on its part connected with a data block (16) for
financial identification of clients having access to the service "payment",

with a data block (17) for the accounts of clients that have access to the payment service and with a block SMS messages for payment regime (18), the latter being connected with the mobile phones of subscriber (1) -orderer
5 of the payment and subscriber (4) recipient of the payment.

7. Device, according to claim 6, *characterized with that* a controlling block (19) of the bets' organizer is connected with the controlling block (15) at payment regime and is also connected via data block (20) for bets and certificates with a certifying block (21), connected with the management
10 block (19) of the bets' organizer.

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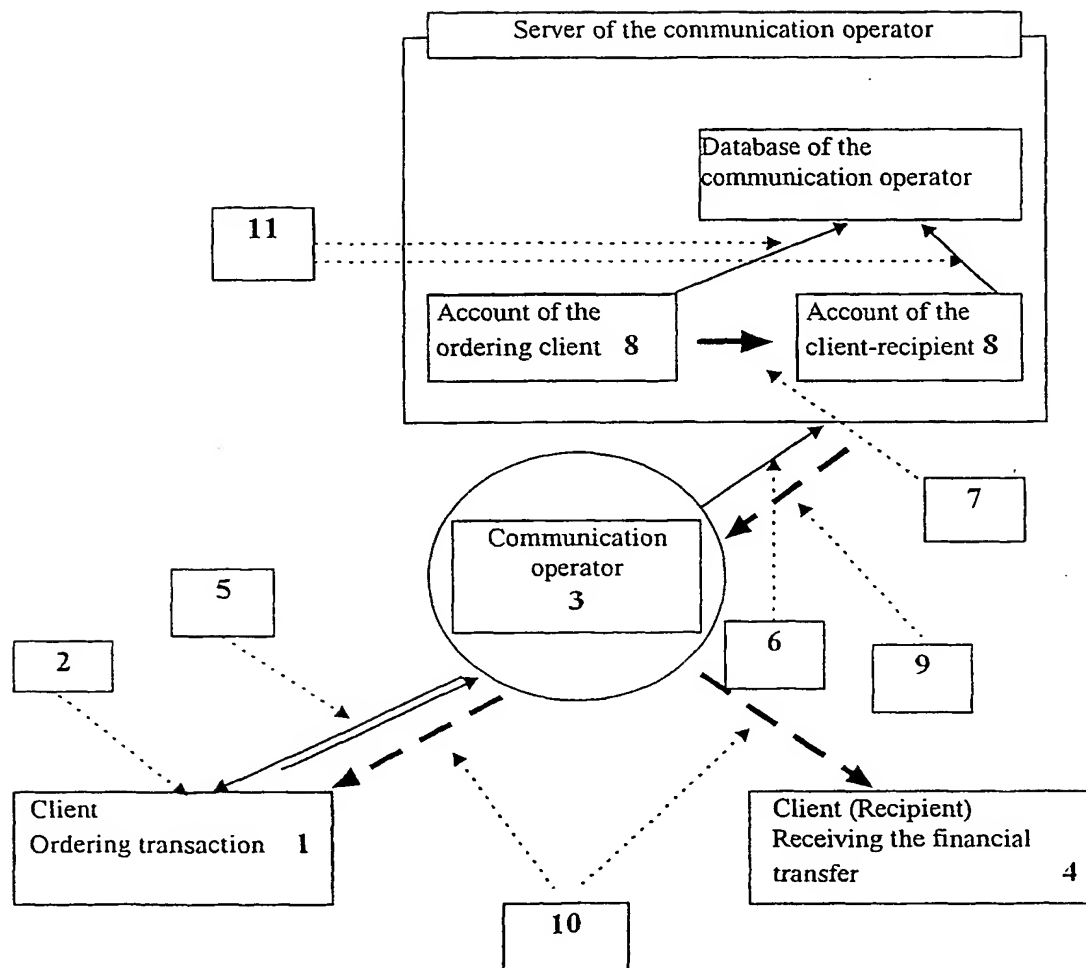


FIGURE 1

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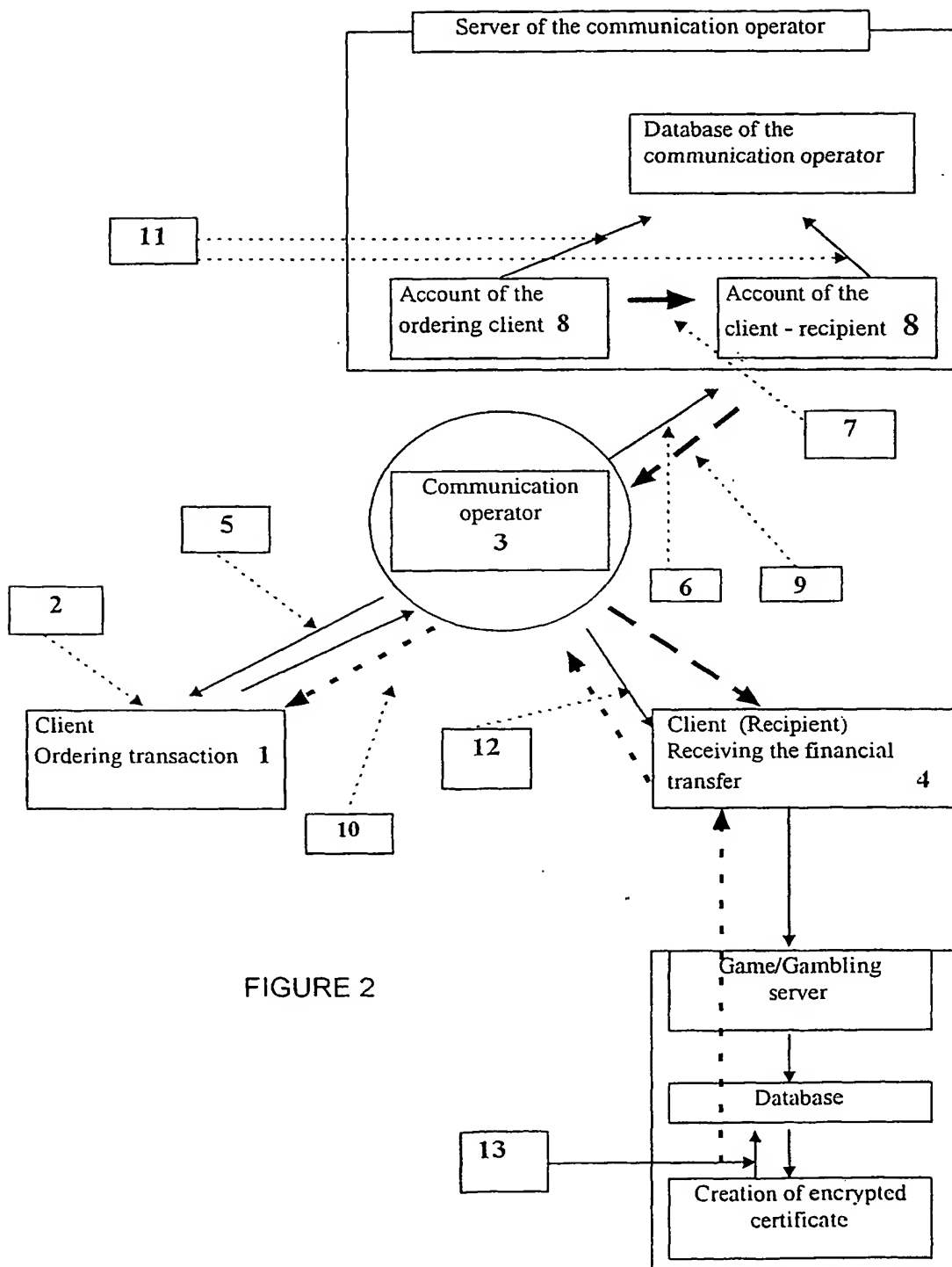


FIGURE 2

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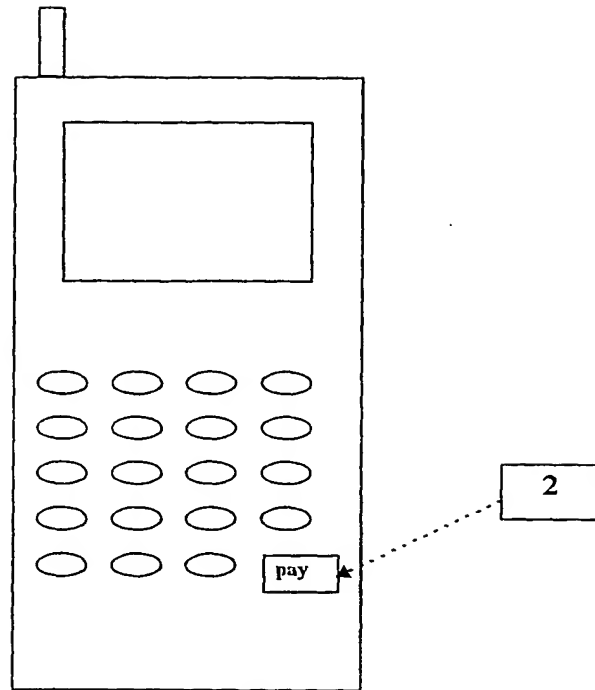


FIGURE 3

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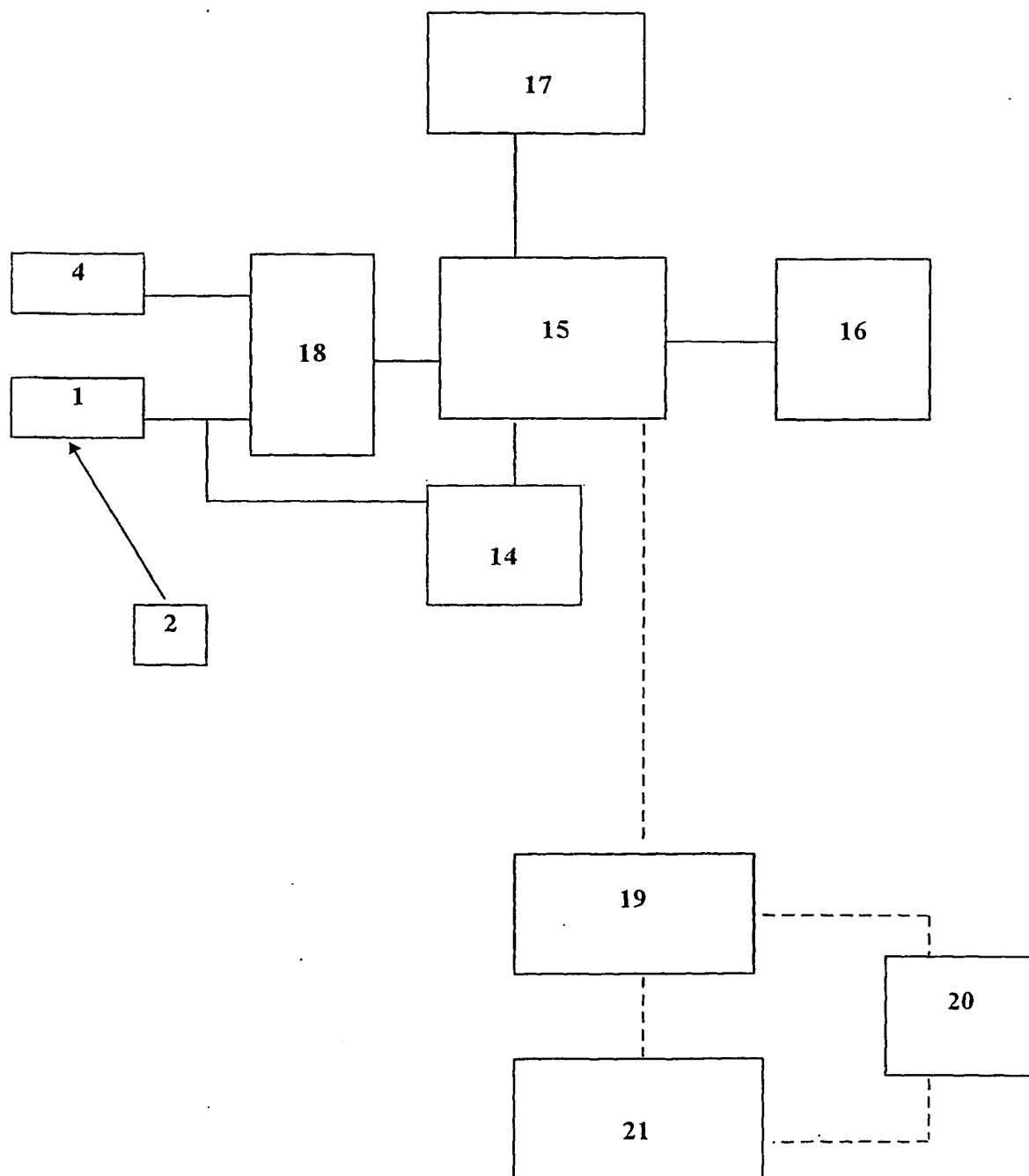


FIGURE 4

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(utility model), EE, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK (utility model), SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW.

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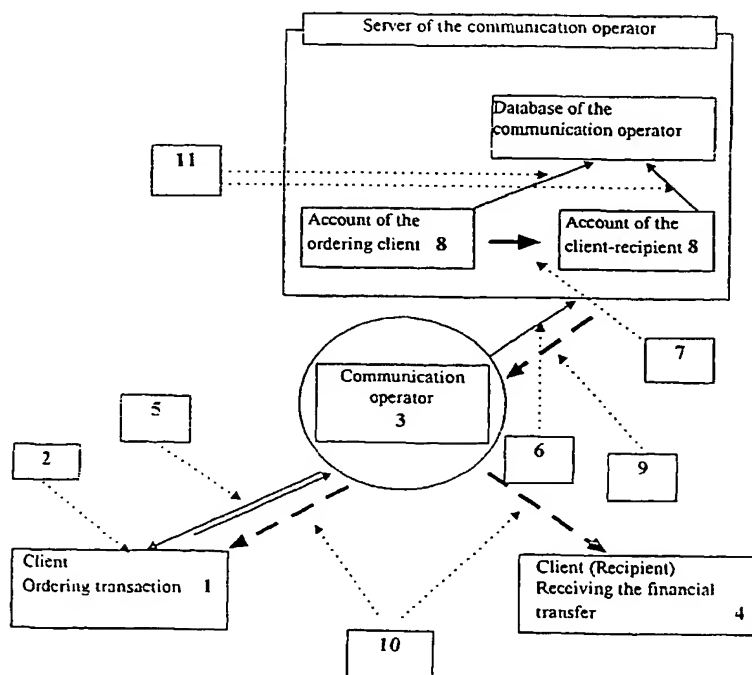
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(54) Title: METHOD OF FINANCIAL PAYMENT AND DEVICE FOR ITS REALIZING



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traditionally existing phone accounts of the both clients is realizing, information about payment is saving and SMS- confirmations is creating to the both participants in the transfer. The reports with the data for the transfer and the primarily accountant documents are issuing. The device is composed of entrance code-button "pay" connected via block addresses of clients with an access to a service "payment" and with a management block on payment regime.

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Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

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Date of the actual completion of the international search

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

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